

Commissioner Stewart Provides Tips and Information for National Fire Prevention Week

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Dover, DE—Insurance Commissioner Karen Weldon Stewart recommends that all Delaware residents take a few minutes this week to test their smoke alarms, review fire escape plans with their families, and ensure that they have the proper insurance coverage in case their home catches fire. October 5 through 11 is Fire Prevention Week and this year's theme is *Smoke Alarms Save Lives: Test Yours Every Month*.

Various data suggests that fires cause almost \$4 billion in property damage and around 3,500 deaths each year in the U.S. So far in 2014, five people in the state of Delaware have died in fires. According to the National Fire Protection Association, NFPA, almost 60% of reported home fire deaths that occurred between 2007 and 2011 resulted from fires in home with no smoke or alarms or alarms that were not working. The NFPA says that working smoke alarms can cut the risk of dying in a home fire in half.

It's recommended that you replace the batteries in your smoke alarms twice a year. Most people find it easy to remember to replace the batteries in the spring and fall when you change your clocks for daylight savings time. Smoke alarms should be installed on every level of the home and inside each bedroom. Smoke alarms should also be replaced every ten years.

Every home, with the various types of heating and cooking equipment available, poses its own risk. It's important to discuss various hazards with your children and to create a fire escape plan for your family that you practice at least

annually—during the day and night is ideal.

“Simple measures like keeping fire extinguishers in your home, especially one that is rated for grease fires in the kitchen, can make the difference between a burned cabinet and a burned-down home,” says Commissioner Stewart. “Chimney fires are also quite common in homes where people use fireplaces and woodstoves regularly. Now is a great time to hire a professional chimney sweep to inspect and clean your chimney, if necessary. The old saying that ‘an ounce of prevention is worth a pound of cure’ applies to all of these situations.”

We all know that a fire has the potential to destroy your entire home and everything inside of it but even a small fire can have a huge impact on your home and belongings. It’s essential that you have the proper insurance coverage to protect yourself from devastating losses—whether you own your home or rent. Renters should be aware that a landlord’s insurance coverage does not extend to your personal belongings. The proper insurance coverage can help pay for you to live in another location while your home or apartment is being cleaned or repaired.

When it comes to replacing all of the items in your home that have been damaged or destroyed in a fire the process will be much faster if you have previously completed a home inventory. The Delaware Department of Insurance offers a free home inventory PDF that you can print and fill out as well as a link to a free app for smartphones called *MyHome Scr.APP.book*. It’s important to keep duplicate copies of important forms in a fire-proof safe, another location outside your home, or saved electronically to your e-mail or online storage account.

For more information about Fire Prevention Week visit www.nfpa.org/safety-information/fire-prevention-week. Parents, teachers and other educators can find great resources for kids at www.sparky.org. For more information about insurance and to find home inventory resources please visit the DOI website:

<http://www.delawareinsurance.gov/>

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